

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: **Joseph C. Kawan**
Application No. **09/238,995**
Filed: **January 28, 1999**
For: **A METHOD AND SYSTEM FOR CONTACTLESS
INTERFACING FOR SMART CARD BANKING**

Examiner: **Felten, Daniel S.**
Art Unit: **3693**

FILED ELECTRONICALLY

U.S. Patent and Trademark Office
Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

RESPONSE TO QUAYLE ACTION

Dear Sir:

The following is intended to be fully responsive to the Quayle Action mailed June 27, 2012.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 3 of this paper.

Remarks begin on page 8 of this paper.